

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS**

In Re:	TRACY MARIE SOSTAND-EDWARDS	§	Case No.: 09-47221
		§	
		§	
		§	
		§	
		§	
	Debtor(s)	§	

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Tom Vaughn, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 12/15/2009.
- 2) This case was confirmed on 03/22/2010.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 05/24/2010.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was converted on 02/11/2011.
- 6) Number of months from filing to the last payment: 13
- 7) Number of months case was pending: 15
- 8) Total value of assets abandoned by court order: NA
- 9) Total value of assets exempted: \$ 19,300.00
- 10) Amount of unsecured claims discharged without payment \$.00
- 11) All checks distributed by the trustee to this case have not cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$ 10,989.88
Less amount refunded to debtor	\$ 774.00
NET RECEIPTS	\$ 10,215.88

Expenses of Administration:

Attorney's Fees Paid through the Plan	\$ 1,262.92
Court Costs	\$.00
Trustee Expenses and Compensation	\$ 637.88
Other	\$.00

TOTAL EXPENSES OF ADMINISTRATION **\$ 1,900.80**

Attorney fees paid and disclosed by debtor **\$ 290.00**

Scheduled Creditors:

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
CITIFINANCIAL AUTO C	SECURED	19,825.00	29,433.68	29,433.68	7,161.28	1,153.80
ROUNDUP FUNDING LLC	UNSECURED	289.00	328.70	328.70	.00	.00
PEOPLES GAS LIGHT &	UNSECURED	110.00	162.86	162.86	.00	.00
MERRICK BANK	UNSECURED	895.00	895.78	895.78	.00	.00
MCSI/RMI	UNSECURED	NA	450.00	450.00	.00	.00
CITIFINANCIAL AUTO C	UNSECURED	7,644.00	NA	NA	.00	.00
SHOREBANK	SECURED	125,000.00	133,731.30	.00	.00	.00
SHOREBANK	UNSECURED	12,777.00	NA	NA	.00	.00
AMERICAN GENERAL FIN	UNSECURED	480.00	NA	NA	.00	.00
CITIBANK STUDENT LOA	UNSECURED	12,932.00	NA	NA	.00	.00
CITIBANK STUDENT LOA	UNSECURED	12,575.00	NA	NA	.00	.00
CITIBANK STUDENT LOA	UNSECURED	9,751.00	NA	NA	.00	.00
CITIBANK STUDENT LOA	UNSECURED	5,768.00	NA	NA	.00	.00
CITIBANK STUDENT LOA	UNSECURED	2,059.00	NA	NA	.00	.00
CITIBANK STUDENT LOA	UNSECURED	616.00	NA	NA	.00	.00
WOW CABLE	UNSECURED	565.00	NA	NA	.00	.00
LVNV FUNDING	UNSECURED	590.00	619.79	619.79	.00	.00
HSBC BANK NEVADA	UNSECURED	389.00	432.80	432.80	.00	.00
SALUTE VISA GOLD	UNSECURED	.00	NA	NA	.00	.00
BMG MUSIC SERVICE	UNSECURED	191.00	NA	NA	.00	.00
VILLAGE OF HOMEWOOD	UNSECURED	150.00	NA	NA	.00	.00
VILLAGE OF HOMEWOOD	UNSECURED	150.00	NA	NA	.00	.00
VILLAGE OF HOMEWOOD	UNSECURED	150.00	NA	NA	.00	.00

Scheduled Creditors:

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
RENDERED SERVICES IN	UNSECURED	2,339.00	NA	NA	.00	.00
JEFFERSON CAPITAL SY	UNSECURED	307.00	307.28	307.28	.00	.00
SHOREBANK	SECURED	.00	5,313.65	.00	.00	.00
CANDICA LLC	UNSECURED	NA	297.34	297.34	.00	.00
SHOREBANK	OTHER	NA	NA	NA	.00	.00
ISAC	UNSECURED	NA	86,436.58	86,436.58	.00	.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
Secured Payments:			
Mortgage Ongoing	.00	.00	.00
Mortgage Arrearage	.00	.00	.00
Debt Secured by Vehicle	29,433.68	7,161.28	1,153.80
All Other Secured	.00	.00	.00
TOTAL SECURED:	29,433.68	7,161.28	1,153.80
Priority Unsecured Payments:			
Domestic Support Arrearage	.00	.00	.00
Domestic Support Ongoing	.00	.00	.00
All Other Priority	.00	.00	.00
TOTAL PRIORITY:	.00	.00	.00
GENERAL UNSECURED PAYMENTS:	89,931.13	.00	.00

Disbursements:

Expenses of Administration	\$ 1,900.80	
Disbursements to Creditors	\$ 8,315.08	
TOTAL DISBURSEMENTS:		\$ 10,215.88

12) The trustee certifies that the foregoing summary is true and complete and all administrative matters for which the trustee is responsible have been completed. The trustee requests that the trustee be discharged and granted such relief as may be just and proper.

Dated: 03/15/2011

/s/ Tom Vaughn
Tom Vaughn, Chapter 13 Trustee

STATEMENT : This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R § 1320. 4(a)(2) applies.